

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE:

CASE NO.: 25-40278-MXM-13

**BYRON EARL WALKER
1206 DELMARVA CT
GRANBURY, TX 76048
SSN/TIN: XXX-XX-5640**

DEBTOR

HEARING: APRIL 17, 2025 AT 8:30 AM

TRUSTEE'S OBJECTION TO CONFIRMATION

TO THE HONORABLE U.S. BANKRUPTCY JUDGE:

NOW COMES Pam Bassel Standing Chapter 13 Trustee and files this Trustee's Objection to Confirmation. Trustee would respectfully show the Court:

The Plan fails the disposable income test of Section 1325 (b) (1) (B) because the Plan does not propose to pay all the Debtor's disposable income for the applicable commitment period to unsecured creditors.

The Plan provides for an unsecured creditors' pool of \$0.00. The Trustee has calculated an unsecured creditors' pool of \$122,912.40 based on a monthly disposable income of \$2,048.54 over a 60-month applicable commitment period, with the following add-backs:

122C-2 LINE 35 NO PRIORITY CLAIMS ON PLAN OR SCHEDULES	51.35
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The Plan Base or Plan Payments are insufficient to pay administrative claims, secured claims, priority claims, or the unsecured creditors' pool.

The Plan fails the best interests of creditors test of Section 1325(a)(4). Debtor has equity in non-exempt property as follows:

The total equity in non-exempt property is approximately \$ 284,867.97 but the Plan provides for equity in non-exempt property of \$104,911.29.

Debtor's secured debt exceeds the eligibility requirements of Section 109(e).

Debtor's income requires further review to be conducted at a Business Meeting.

WHEREFORE, Trustee prays that confirmation be DENIED and for general relief.

Respectfully submitted,

By: /s/ Ethan S. Cartwright
Ethan S. Cartwright, Staff Attorney
Bar No. 24068273
PAM BASSEL STANDING CHAPTER 13 TRUSTEE
Bar No. 01344800
860 Airport Freeway, Ste 150
Hurst, TX 76054
(817) 916-4710 Phone

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing was served on or before the date of filing. Service was accomplished electronically on Debtor's attorney and all parties entitled to electronic notice and by first class mail on the Debtor and the parties listed below, if any.

By: /s/ Ethan S. Cartwright
Ethan S. Cartwright

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